

United States Bankruptcy Court  
District of South DakotaIn re:  
Lance Carlton Toohey  
DebtorCase No. 11-50125  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0869-5

User: dbohm  
Form ID: b9aPage 1 of 2  
Total Noticed: 46

Date Rcvd: Mar 25, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2011.

db Lance Carlton Toohey, 1919 Arizona Ave, Sturgis, SD 57785-2274  
 aty +Rosemary E. Cotton, 1719 W Main, Rapid City, SD 57702-2564  
 tr +John S. Lovald, Trustee, PO Box 421, Deadwood, SD 57732-0421  
 1050588 A2Z Business & Tax Service, 402 Maple Ave, Rapid City, SD 57701-2931  
 1050590 ATG Credit LLC, PO Box 14895, Chicago, IL 60614-0895  
 1050589 +Allied Interstate, 3000 Corporate Exchange Dr 5th Fl, Columbus, OH 43231-7723  
 1050591 Black Hills Power, PO Box 1440, Rapid City, SD 57709-1440  
 1050592 Breit Law Offices PC, 606 E Tan Tara Cir, Sioux Falls, SD 57108-4686  
 1050593 Budzik & Dynia, 4849 N Milwaukee Ave Ste 801, Chicago, IL 60630-2680  
 1050595 City Of Sturgis, Municipal Utilities, 1040 2nd St Ste 102, Sturgis, SD 57785-1552  
 1050596 Cor Trust Mortgage, PO Box 949, Sioux Falls, SD 57101-0949  
 1050597 Credit Collections Bureau, PO Box 9490, Rapid City, SD 57709-9490  
 1050598 Creditors Financial Services Llc, PO Box 5116, Springfield, MO 65801-5116  
 1050600 Driscoll Law Office, Frank Driscoll, PO Box 2216, Rapid City, SD 57709-2216  
 1050602 Johnson, Rodenburg & Lauinger PLLP, PO Box 4127, Bismarck, ND 58502-4127  
 1050603 +Knecht Home Center Of Rapid City LLC, 320 West Blvd, Rapid City, SD 57701-2657  
 1050604 Knechts Spearfish, 310 S 26th St, Spearfish, SD 57783-3207  
 1050606 McCarthy, Burgess 7 Wolff, 26000 Cannon Rd, Bedford, OH 44146-1807  
 1050608 Messerli & Kramer P.A., 3033 Campus Dr Ste 250, Minneapolis, MN 55441-2662  
 1050609 Metro Marketing Inc., 4136 S Scenic Ave, Springfield, MO 65807-4145  
 1050611 Midwest Family Mutual Insurnce Com, PO Box 9425, Minneapolis, MN 55440-9425  
 1050613 Montana Dakota Utilities, PO Box 5600, Bismarck, ND 58506-5600  
 1050615 NHS Of Black Hills, 795 Main St, Deadwood, SD 57732-1015  
 1050614 Nelson, Watson & Associates, PO Box 1299, Haverhill, MA 01831-1799  
 1050617 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd,  
  Norfolk, VA 23502-4962)  
 1050616 +Pennington County Auditor, 315 Saint Joseph St Ste 107, Rapid City, SD 57701-2892  
 1050618 +Primary Financial Services, 3115 N 3rd Ave Ste 112, Phoenix, AZ 85013-4359  
 1050619 Prof. Bureau Of Collections Of Maryland, PO Box 628, Elk Grove, CA 95759-0628  
 1050620 +Rapid City Regional Hospital Pharmacy, 353 Fairmont Blvd, Rapid City, SD 57701-7393  
 1050621 Regional Health, Bankruptcy Department, PO Box 3450, Rapid City, SD 57709-3450  
 1050622 Robert E. Hayes, Davenport, Evans, Hurwitz & Smith, PO Box 1237, Pierre, SD 57501-1237  
 1050623 Slater, Tenaglia, Fritz & Hunt, PO Box 5476, Mount Laurel, NJ 08054-5476  
 1050624 South Dakota Dept. Of Labor, PO Box 4730, Aberdeen, SD 57402-4730  
 1050625 South Dakota Housing Development Auth., PO Box 1237, Pierre, SD 57501-1237  
 1050626 South Dakota State Treasurer, PO Box 5055, Sioux Falls, SD 57117-5055  
 1050628 Wells Fargo Bank, PO Box 3117, Winston Salem, NC 27102-3117  
 1050629 Wells Fargo Business Card, PO Box 29482, Phoenix, AZ 85038-9482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
ust E-mail/Text: ustpregion12.sx.ecf@usdoj.gov Mar 25 2011 20:48:36 Bruce J. Gering,

314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462

1050594 E-mail/Text: jraichel@cms-collect.com Mar 25 2011 20:47:43 Capital Management Services Inc.,  
  726 Exchange St Ste 700, Buffalo, NY 14210-1464  
 1050599 E-mail/Text: vendorsupport@dexknows.com Mar 25 2011 20:47:23 Dex Media East, PO Box 78041,  
  Phoenix, AZ 85062-8041  
 1050601 E-mail/Text: Jennifer@expresscollections.com Mar 25 2011 20:47:40 Express Collections,  
  PO Box 9307, Rapid City, SD 57709-9307  
 1050605 EDI: RESURGENT.COM Mar 25 2011 20:48:00 LVNV Funding LLC, PO Box 10497,  
  Greenville, SC 29603-0497  
 1050607 EDI: HFC.COM Mar 25 2011 20:48:00 Menard's, Retail Services, PO Box 15521,  
  Wilmington, DE 19850-5521  
 1050610 EDI: MID8.COM Mar 25 2011 20:48:00 Midland Funding LLC, 8875 Aero Dr,  
  San Diego, CA 92123-2251  
 1050612 E-mail/Text: bankruptcy@mfgokc.com Mar 25 2011 20:47:18 Millennium Financial Group,  
  5770 NW Expressway Ste 102, Warr Acres, OK 73132-5238  
 1050617 EDI: PRA.COM Mar 25 2011 20:48:00 Portfolio Recovery Associates, 120 Corporate Blvd,  
  Norfolk, VA 23502-4962  
 1050627 +EDI: WFFC.COM Mar 25 2011 20:48:00 Wells Fargo Bank, 800 Walnut St,  
  Des Moines, IA 50309-3891

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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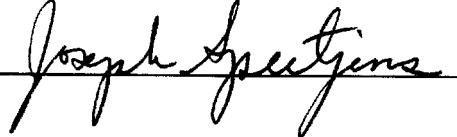
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2011

Signature:



**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/25/11 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Debtor(s):**

Lance Carlton Toohey  
dba Toohey Drywall  
1919 Arizona Ave  
Sturgis, SD 57785-2274

**Case Number:**  
11-50125

**Social Security/Taxpayer ID Numbers:**  
XXX-XX-4346

**Attorney for Debtor(s):**

Rosemary E. Cotton  
1719 W Main  
Rapid City, SD 57702  
Telephone number: 605-394-5727

**Bankruptcy Trustee:**

John S. Lovold  
Trustee  
PO Box 421  
Deadwood, SD 57732  
Telephone number: 605-720-7960

**Meeting of Creditors:**

Date: May 20, 2011

Time: 11:30 AM

Location: 515 9th Street, Rm B16, Federal Building  
and US Courthouse, Rapid City, SD 57702

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 7/19/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

225 S. Pierre St., Room 203  
Pierre, SD 57501-2463  
Telephone number: 605-945-4460  
[www.sdb.uscourts.gov](http://www.sdb.uscourts.gov)

**For the Court:**

Frederick M. Entwistle  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 3/25/11

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor(s)' property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors:</b> All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

-- Refer to Other Side for Important Deadlines and Notices --